

**IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION
CIVIL ACTION NO. 3:13-CV-271-DCK**

HICA EDUCATION LOAN CORPORATION,)

Plaintiff,)

v.)

**ANNETTE Y. CALUD, a/k/a ANNETTE
YANSON CALUD,)**

Defendant.)

CONSENT JUDGMENT

This Court has granted Plaintiff's "Motion For Entry Of Consent Judgment" (Document No. 9), filed in this case by Plaintiff, HICA Education Loan Corporation ("Plaintiff") on February 10, 2014.

IT IS, THEREFORE, ORDERED that Plaintiff, HICA Education Loan Corporation, shall be, and hereby is, awarded judgment from and against Defendant, Annette Y. Calud a/k/a Annette Yanson Calud, for \$5,260.92, together with additional prejudgment interest from December 12, 2013, through the date of this judgment at the rate of \$0.42 per day.

IT IS FURTHER ORDERED that this judgment shall bear interest from the date of this judgment until it is paid at the contractual rate, which rate the Court finds to be a variable rate which is calculated by the Secretary of the Department of Health and Human Services for each calendar quarter and computed by determining the average of the bond equivalent rates for the ninety-one day U.S. Treasury Bills auctioned during the preceding quarter, plus 3 percent, rounding this figure up to the nearest 1/8 of 1 percent.

IT IS FURTHER ORDERED that Plaintiff, HICA Education Loan Corporation, shall

be, and hereby is, awarded from and against Defendant, Annette Y. Calud a/k/a Annette Yanson Calud, attorneys' fees in the amount of \$1,977.50, together with costs of court in the amount of \$450.00.

IT IS FURTHER ORDERED that upon entry of this judgment order, the Clerk of the Court is directed to close this case.

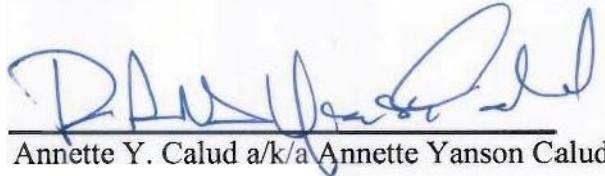
Signed: February 10, 2014



David C. Keesler
United States Magistrate Judge



C. O. (Ladd) Ackman
North Carolina Bar #15752
Lisa D. Epperly
North Carolina Bar #40696
Attorneys for Plaintiff



Annette Y. Calud a/k/a Annette Yanson Calud

Defendant

J

Taylor McCraw, PLLC
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